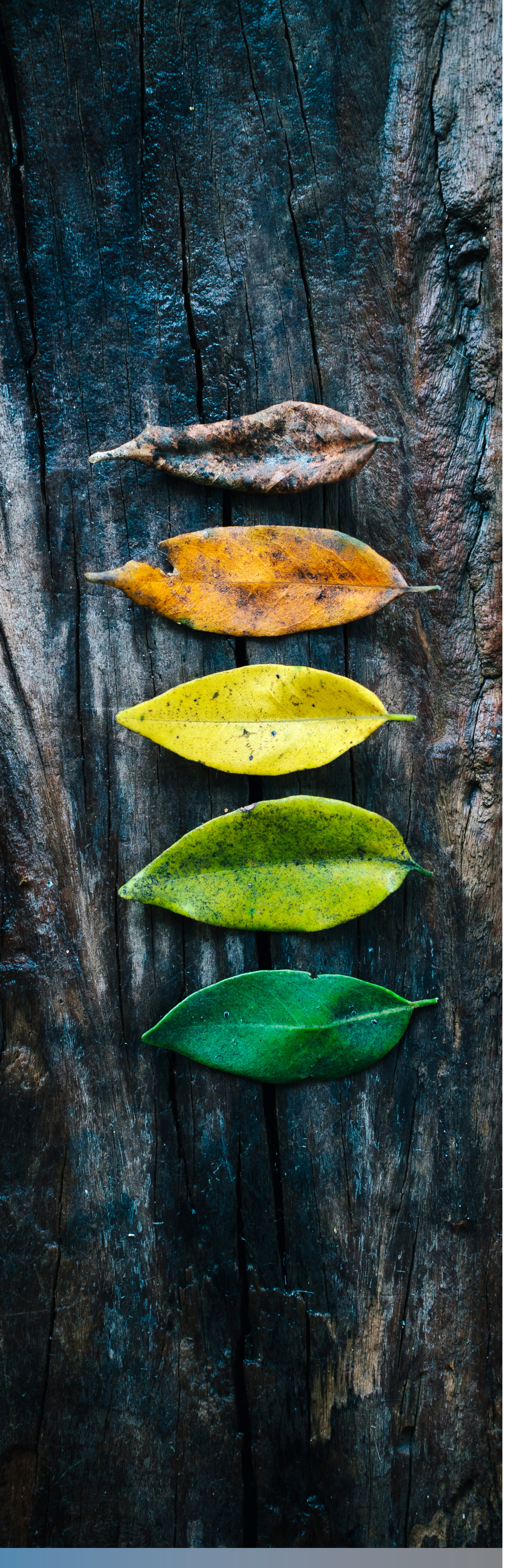
ERIC L. ASH
INSURANCE AGENCY

Greet Life Head-On with the Eric L. Ash Insurance Agency

Wealth Management in a box



Life Changes … Now what?

Life comes at you fast. And with life, comes change. Sometimes, those changes are BIG changes. The Eric L. Ash Insurance Agency is here to help you pursue your financial goals, whatever they may be.

Maybe you're getting married, having a baby, planning for retirement or dealing with the death of your spouse. With these changes come financial decisions. Where do you start? What should you be concentrating on? Is there anything you're forgetting? These events can take an emotional toll and the best way to prevent bad decision-making is to be informed and prepared.

That's where the Eric L. Ash Insurance Agency comes in. We can help you plan for anything, including life's biggest moments.

Let's take a look at some of those moments that impact your financial future …

Getting Married

Congratulations! Marriage is wonderful, but have you thought about how it affects your finances? There might be things you hadn't thought about. The Eric L. Ash Insurance Agency can discover and share insights that make the transition to married life that much easier.

If you haven't discussed already, you should be considering:

- Short-term: how are you planning to pay for the wedding?
- Long-term: what about savings for retirement?
- Are you going to have joint accounts or separate ones?
- How taxes might affect your bigger picture.
- Retirement: where does your 401(k) stand?
- Do you have adequate life insurance to protect your soon-to-be spouse?
- How annuities fit into your overall stratey.
- Building emergency funds.

Buying a House

Buying a house is a great achievement, but should be done only with the right planning beforehand. The Eric L. Ash Insurance Agency can help guide you down the right path when it comes to purchasing a home.

When you first start thinking about a home purchase, you should think about:

- Looking for ways to strengthen your credit score.
- Figuring out what you can afford.
- Saving for a down payment and closing costs. This can run into the thousands.
- Building a healthy savings account.
- Getting pre-approved for a mortgage.

Having a Baby

If your family has recently expanded or is getting ready to, it's best to think ahead financially because your new bundle of joy costs more than a lot of love.

With a new baby comes new considerations, including:

- Daycare costs.
- Employer's benefits when it comes to dependents.
- Tweaking investment strategies.
- Starting a college savings plan.
- Updating your will and trust to reflect your new family members.
- Life insurance coverage to protect the entire family.

Employment Changes

Whether you're getting a promotion at work or you've unfortunately been laid off, your employment status plays a large role in your financial puzzle. It takes proper planning and strategizing to ensure you're maximizing the options available to you.

The Eric L. Ash Insurance Agency can review your options and recommend a strategy to take that might include some-or all-of the following:

- Utilizing emergency funds.
- Reviewing expenses.
- Evaluating sources of income.
- Analyzing unemployment benefits.
- Reviewing insurance policies.
- Examining financial goals.

Retirement Planning

We understand each client is unique, which is why our approach takes into account your particular goals and objectives, allowing us to customize each area of your retirement strategy. We're passionate about helping you prepare for your financial future because we want you to move toward the future with confidence.

When it comes to retirement planning, you should:

- Have a plan.
- Determine your income, expenses and assets.
- Pay off outstanding debt.
- Review your Social Security benefits.
- Review your retirement income, including annuities.
- Meet with an estate planning attorney.
- Consider the retirement lifestyle you want.

Saving for College

If your children will one day consider graduating college a must as part of their educational path, helping to cover some—or all—of the cost would surely be greatly appreciated.

At the Eric L. Ash Insurance Agency, we can help you uncover the things you should consider if that's one of your goals, including:

- Starting a college savings plan.
- Prepaid tuition plans.
- Coverdell education savings accounts (CESAs).
- Custodial accounts.
- IRA and Roth IRA accounts.

Divorce

Never a desirable situation, divorcing your spouse sometimes becomes a reality. Navigating through your financial options can be overwhelming, not to mention the emotional aspect of it all.

Before anything is official, try to be as prepared as possible by:

- Having the right team on your side that includes a divorce attorney and a financial professional.
- Organize all of your important financial statements.
- Pull a copy of your credit report.
- Review your estate plan and account beneficiaries.
- Hold off on any major financial decisions.

Spouse's Death

There's no other word to describe the death of a spouse than devastating. Amongst the shock and sadness of the situation, you might start to wonder about how your overall finances will be affected. It can be scary, and that's why the Eric L. Ash Insurance Agency will be there every step of the way to help guide you through.

After a spouse's death, it's wise to:

- Gather important documents in a central place.
- Contact and work with financial professionals to begin the process of assigning assets to beneficiaries.
- Contact your life insurance provider to ask about what your policy covered.
- Change the policyholder's name on your other insurance if in your spouse's name: auto, credit cards, homeowner's, etc.
- Change the beneficiary designation on your policies if it was your spouse.
- Complete a new spending and savings plan based on your new financial situation.
- Reassess your retirement savings and strategize if tweaks need to be made.

Who We Are

The Eric L. Ash Insurance Agency was founded in 2014. Over the last five years, we've grown to become one of the top agencies in Western Pennsylvania and nothing about that is changing - we're just getting better! We are expanding our offerings with the help of Wealth Management in a Box, while continuing to focus on our priority - serving you!

How the Eric L. Ash Insurance Agency Can Help You

Our collective services include:

- Asset Protection
- Retirement income planning
- 401(k) rollovers
- 403(b) planning
- Estate planning
- Investment management
- IRA rollovers
- Legacy planning
- Life insurance and annuities
- Long-term care
- Medicare planning
- Small business owner leverage planning
- Social Security maximization
- Tax planning
- Tax-efficient strategies for individuals

What is Wealth Management in a Box?

Wealth Management in a Box, powered by BRPG, is proud to be at the forefront of the pioneering trend of integrating life planning with financial planning. Who you are and what you care about is of paramount importance to the work we do together.

We're here to help you define and design your unique version of "the rich life". This dynamic team-based endeavor allows us to develop a comprehensive financial life plan that aligns with your values and priorities, and supports your life goals.

Throughout our 30+ years in the business, our focus has always remained the same: helping you achieve your financial goals and dreams . That's just one of the reasons we believe that a plan is such a powerful tool. So to best serve you, we take a collaborative approach and work with the team at the Eric L. Ash Insurance Agency as they play an important role in helping you achieve your wealth and lifestyle goals. Our expertise lies in zeroing in on what's important to you and your family, and to understand your vision for an ideal life, now and in the future.

Eric L. Ash Insurance Agency

336 Rock Run Road
Elizabeth, PA 15037

412.238.7414